

1 A bill to be entitled
 2 An act relating to motor vehicle insurance; amending
 3 s. 316.646, F.S.; revising security requirements for a
 4 motor vehicle owner or operator; amending s. 324.011,
 5 F.S.; providing legislative intent and purpose;
 6 creating s. 324.015, F.S.; defining the term "minimum
 7 security requirements"; excluding personal injury
 8 protection from motor vehicle insurance policies
 9 issued or renewed on or after a specified date;
 10 providing conditions for policies entered into by a
 11 specified date; requiring an insurer to permit an
 12 insured to change coverages under specified
 13 circumstances; providing notice requirements;
 14 providing that notice is subject to approval by the
 15 Office of Insurance Regulation; amending s. 324.021,
 16 F.S.; revising and providing definitions; increasing
 17 the minimum amount of motor vehicle liability coverage
 18 required; amending s. 324.022, F.S.; revising
 19 financial responsibility requirements for owners and
 20 operators of motor vehicles; conforming a cross-
 21 reference; amending s. 324.0221, F.S.; conforming
 22 provisions to changes made by the act; conforming
 23 cross-references; providing certain conditions for the
 24 suspension and reinstatement of a motor vehicle
 25 license; amending s. 324.151, F.S.; revising

26 provisions relating to certain motor vehicle liability
 27 policies; amending s. 324.161, F.S.; revising deposit
 28 requirements for self-insurers; amending s. 324.171,
 29 F.S.; revising conditions under which a person is able
 30 to obtain a certificate of self-insurance; conforming
 31 provisions to changes made by the act; amending s.
 32 324.251, F.S.; revising a short title; amending s.
 33 627.727, F.S.; conforming provisions to changes made
 34 by the act; revising legal liability of an uninsured
 35 motorist coverage insurer; repealing ss. 627.730,
 36 627.731, 627.7311, 627.732, 627.733, 627.734, 627.736,
 37 627.737, 627.739, 627.7401, 627.7403, and 627.7405,
 38 F.S., relating to Florida Motor Vehicle No-Fault Law;
 39 repealing s. 627.7407, F.S., relating to the
 40 application of the Florida Motor Vehicle No-Fault Law;
 41 repealing s. 627.745, F.S., relating to mediation of
 42 claims; amending ss. 318.18, 320.02, 320.0609, 320.27,
 43 320.771, 322.251, 322.34, 324.051 324.091, 324.242,
 44 400.9905, 400.991, 400.9935, 409.901, 409.910,
 45 456.057, 456.072, 626.9541, 626.989, 627.06501,
 46 627.0652, 627.0653, 627.4132, 627.7015, 627.7263,
 47 627.7275, 627.728, 627.7295, 627.8405, 627.915,
 48 628.909, 705.184, 713.78, and 817.234, F.S.;
 49 conforming provisions to changes made by the act;
 50 providing an effective date.

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Be It Enacted by the Legislature of the State of Florida:

Section 1. Subsection (1) of section 316.646, Florida Statutes, is amended to read:

316.646 Security required; proof of security and display thereof.—

(1) A ~~Any~~ person required by s. 324.022 or s. 324.023 to maintain bodily injury or death and property damage liability coverage must ~~security, required by s. 324.023 to maintain liability security for bodily injury or death, or required by s. 627.733 to maintain personal injury protection security on a motor vehicle shall~~ have in his or her immediate possession at all times while operating such motor vehicle proper proof of maintenance of the ~~required~~ security in the amount stated in s. 324.021(7).

(a) Such proof shall be in a uniform paper or electronic format, as prescribed by the department, a valid insurance policy, an insurance policy binder, a certificate of insurance, or such other proof as may be prescribed by the department.

(b)1. The act of presenting to a law enforcement officer an electronic device displaying proof of insurance in an electronic format does not constitute consent for the officer to access any information on the device other than the displayed proof of insurance.

76 2. The person who presents the device to the officer
77 assumes the liability for any resulting damage to the device.

78 Section 2. Paragraph (b) of subsection (2) of section
79 318.18, Florida Statutes, is amended to read:

80 318.18 Amount of penalties.—The penalties required for a
81 noncriminal disposition pursuant to s. 318.14 or a criminal
82 offense listed in s. 318.17 are as follows:

83 (2) Thirty dollars for all nonmoving traffic violations
84 and:

85 (b) For all violations of ss. 320.0605, 320.07(1),
86 322.065, and 322.15(1). Any person who is cited for a violation
87 of s. 320.07(1) shall be charged a delinquent fee pursuant to s.
88 320.07(4).

89 1. If a person who is cited for a violation of s. 320.0605
90 or s. 320.07 can show proof of having a valid registration at
91 the time of arrest, the clerk of the court may dismiss the case
92 and may assess a dismissal fee of up to \$10. A person who finds
93 it impossible or impractical to obtain a valid registration
94 certificate must submit an affidavit detailing the reasons for
95 the impossibility or impracticality. The reasons may include,
96 but are not limited to, the fact that the vehicle was sold,
97 stolen, or destroyed; that the state in which the vehicle is
98 registered does not issue a certificate of registration; or that
99 the vehicle is owned by another person.

100 2. If a person who is cited for a violation of s. 322.03,

101 s. 322.065, or s. 322.15 can show a driver license issued to him
 102 or her and valid at the time of arrest, the clerk of the court
 103 may dismiss the case and may assess a dismissal fee of up to
 104 \$10.

105 3. If a person who is cited for a violation of s. 316.646
 106 can show proof of security as required by s. 324.021(7) ~~627.733~~,
 107 issued to the person and valid at the time of arrest, the clerk
 108 of the court may dismiss the case and may assess a dismissal fee
 109 of up to \$10. A person who finds it impossible or impractical to
 110 obtain proof of security must submit an affidavit detailing the
 111 reasons for the impracticality. The reasons may include, but are
 112 not limited to, the fact that the vehicle has since been sold,
 113 stolen, or destroyed; ~~that the owner or registrant of the~~
 114 ~~vehicle is not required by s. 627.733 to maintain personal~~
 115 ~~injury protection insurance;~~ or that the vehicle is owned by
 116 another person.

117 Section 3. Paragraphs (a) and (d) of subsection (5) of
 118 section 320.02, Florida Statutes, are amended to read:

119 320.02 Registration required; application for
 120 registration; forms.—

121 (5) (a) Proof that liability coverage has ~~personal injury~~
 122 ~~protection benefits have~~ been purchased if required under s.
 123 324.022, s. 324.023, s. 324.032, s. 627.7415, or s. 627.742
 124 ~~627.733, that property damage liability coverage has been~~
 125 ~~purchased as required under s. 324.022, that bodily injury or~~

126 | ~~death coverage has been purchased if required under s. 324.023,~~
 127 | ~~and that combined bodily liability insurance and property damage~~
 128 | ~~liability insurance have been purchased if required under s.~~
 129 | ~~627.7415~~ shall be provided in the manner prescribed by law by
 130 | the applicant at the time of application for registration of any
 131 | motor vehicle that is subject to such requirements. The issuing
 132 | agent may not ~~shall refuse to~~ issue registration if such proof
 133 | of purchase is not provided. Insurers shall furnish uniform
 134 | proof-of-purchase cards in a paper or electronic format in a
 135 | form prescribed by the department and include the name of the
 136 | insured's insurance company, the coverage identification number,
 137 | and the make, year, and vehicle identification number of the
 138 | vehicle insured. The card must contain a statement notifying the
 139 | applicant of the penalty specified under s. 316.646(4). The card
 140 | or insurance policy, insurance policy binder, or certificate of
 141 | insurance or a photocopy of any of these; an affidavit
 142 | containing the name of the insured's insurance company, the
 143 | insured's policy number, and the make and year of the vehicle
 144 | insured; or such other proof as may be prescribed by the
 145 | department shall constitute sufficient proof of purchase. If an
 146 | affidavit is provided as proof, it must be in substantially the
 147 | following form:
 148 | Under penalty of perjury, I ... (Name of insured)... do hereby
 149 | certify that I have Bodily Injury Liability and... ~~(Personal~~
 150 | ~~Injury Protection,~~ Property Damage Liability coverage, ~~and, if~~

151 ~~required, Bodily Injury Liability)~~... Insurance currently in
 152 effect with ...(Name of insurance company)... under ...(policy
 153 number)... covering ...(make, year, and vehicle identification
 154 number of vehicle).... ...(Signature of Insured)...

155 Such affidavit must include the following warning:

156 WARNING: GIVING FALSE INFORMATION IN ORDER TO OBTAIN A VEHICLE
 157 REGISTRATION CERTIFICATE IS A CRIMINAL OFFENSE UNDER FLORIDA
 158 LAW. ANYONE GIVING FALSE INFORMATION ON THIS AFFIDAVIT IS
 159 SUBJECT TO PROSECUTION.

160 If an application is made through a licensed motor vehicle
 161 dealer as required under s. 319.23, the original or a
 162 photostatic copy of such card, insurance policy, insurance
 163 policy binder, or certificate of insurance or the original
 164 affidavit from the insured shall be forwarded by the dealer to
 165 the tax collector of the county or the Department of Highway
 166 Safety and Motor Vehicles for processing. By executing the
 167 ~~aforsaid~~ affidavit, a ~~ne~~ licensed motor vehicle dealer will not
 168 be liable in damages for any inadequacy, insufficiency, or
 169 falsification of any statement contained therein. A card must
 170 also indicate the existence of any bodily injury liability
 171 insurance ~~voluntarily~~ purchased.

172 (d) The verifying of ~~proof of personal injury protection~~
 173 ~~insurance~~, proof of property damage liability insurance, proof
 174 of combined bodily liability insurance and property damage
 175 liability insurance, or proof of financial responsibility

176 insurance and the issuance or failure to issue the motor vehicle
 177 registration under the provisions of this chapter may not be
 178 construed in any court as a warranty of the reliability, ~~or~~
 179 accuracy of the evidence of such proof, or that the provisions
 180 of any insurance policy furnished as proof of financial
 181 responsibility comply with the laws of this state. Neither the
 182 department nor any tax collector is liable in damages for any
 183 inadequacy, insufficiency, falsification, or unauthorized
 184 modification of any item of the ~~proof of personal injury~~
 185 ~~protection insurance,~~ proof of property damage liability
 186 insurance, proof of combined bodily liability insurance and
 187 property damage liability insurance, or proof of financial
 188 responsibility insurance prior to, during, or subsequent to the
 189 verification of the proof. The issuance of a motor vehicle
 190 registration does not constitute prima facie evidence or a
 191 presumption of insurance coverage.

192 Section 4. Paragraph (b) of subsection (1) of section
 193 320.0609, Florida Statutes, is amended to read:

194 320.0609 Transfer and exchange of registration license
 195 plates; transfer fee.—

196 (1)

197 (b) The transfer of a license plate from a vehicle
 198 disposed of to a newly acquired vehicle does not constitute a
 199 new registration. The application for transfer shall be accepted
 200 without requiring proof of ~~personal injury protection or~~

201 liability insurance.

202 Section 5. Subsection (3) of section 320.27, Florida
 203 Statutes, is amended to read:

204 320.27 Motor vehicle dealers.—

205 (3) APPLICATION AND FEE.—~~The application for the license~~
 206 application shall be in such form as may be prescribed by the
 207 department and is ~~shall be~~ subject to such rules ~~with respect~~
 208 ~~thereto~~ as may be so prescribed by the department ~~it~~. Such
 209 application shall be verified by oath or affirmation and must
 210 ~~shall~~ contain a full statement of the name and birth date of the
 211 person or persons applying for the license ~~therefor~~; the name of
 212 the firm or copartnership, with the names and places of
 213 residence of all members ~~thereof~~, if such applicant is a firm or
 214 copartnership; the names and places of residence of the
 215 principal officers, if the applicant is a body corporate or
 216 other artificial body; the name of the state under whose laws
 217 the corporation is organized; the present and former place or
 218 places of residence of the applicant; and the prior business in
 219 which the applicant has been engaged and its ~~the~~ location
 220 ~~thereof~~. The ~~Such~~ application must ~~shall~~ describe the exact
 221 location of the place of business and must ~~shall~~ state whether
 222 the place of business is owned by the applicant and when
 223 acquired, or, if leased, a true copy of the lease shall be
 224 attached to the application. The applicant shall certify that
 225 the location provides an adequately equipped office and is not a

226 residence; that the location affords sufficient unoccupied space
 227 upon and within which adequately to store all motor vehicles
 228 offered and displayed for sale; and that the location is a
 229 suitable place where the applicant can in good faith carry on
 230 such business and keep and maintain books, records, and files
 231 necessary to conduct such business, which shall be available at
 232 all reasonable hours to inspection by the department or any of
 233 its inspectors or other employees. The applicant shall certify
 234 that the business of a motor vehicle dealer is the principal
 235 business that will ~~which shall~~ be conducted at that location.
 236 The application must ~~shall~~ contain a statement that the
 237 applicant is either franchised by a manufacturer of motor
 238 vehicles, in which case the name of each motor vehicle that the
 239 applicant is franchised to sell shall be included, or an
 240 independent (nonfranchised) motor vehicle dealer. The
 241 application must ~~shall~~ contain other relevant information as may
 242 be required by the department, ~~including~~ The applicant must
 243 furnish evidence, in a form approved by the department, that the
 244 applicant is insured under a garage liability insurance policy
 245 or a general liability insurance policy coupled with a business
 246 automobile policy, which shall include, at a minimum, \$25,000
 247 combined single-limit bodily injury and property damage
 248 liability coverage ~~including bodily injury and property damage~~
 249 ~~protection and \$10,000 personal injury protection.~~ However, a
 250 salvage motor vehicle dealer as defined in subparagraph (1)(c)5.

251 is exempt from the requirements for garage liability insurance
252 and ~~personal injury protection insurance~~ on those vehicles that
253 cannot be legally operated on roads, highways, or streets in
254 this state. Franchise dealers must submit a garage liability
255 insurance policy, and all other dealers must submit a garage
256 liability insurance policy or a general liability insurance
257 policy coupled with a business automobile policy. Such policy
258 shall be for the license period, and evidence of a new or
259 continued policy shall be delivered to the department at the
260 beginning of each license period. Upon making initial
261 application, the applicant shall pay to the department a fee of
262 \$300 in addition to any other fees required by law. Applicants
263 may choose to extend the licensure period for 1 additional year
264 for a total of 2 years. An initial applicant shall pay to the
265 department a fee of \$300 for the first year and \$75 for the
266 second year, in addition to any other fees required by law. An
267 applicant for renewal shall pay to the department \$75 for a 1-
268 year renewal or \$150 for a 2-year renewal, in addition to any
269 other fees required by law. Upon making an application for a
270 change of location, the applicant must ~~person shall~~ pay a fee of
271 \$50 in addition to any other fees now required by law. The
272 department shall, in the case of every application for initial
273 licensure, verify whether certain facts set forth in the
274 application are true. Each applicant, general partner in the
275 case of a partnership, or corporate officer and director in the

276 case of a corporate applicant, must file a set of fingerprints
 277 with the department for the purpose of determining any prior
 278 criminal record or any outstanding warrants. The department
 279 shall submit the fingerprints to the Department of Law
 280 Enforcement for state processing and forwarding to the Federal
 281 Bureau of Investigation for federal processing. The actual cost
 282 of state and federal processing shall be borne by the applicant
 283 and is in addition to the fee for licensure. The department may
 284 issue a license to an applicant pending the results of the
 285 fingerprint investigation, which license is fully revocable if
 286 the department subsequently determines that any facts set forth
 287 in the application are not true or correctly represented.

288 Section 6. Paragraph (j) of subsection (3) of section
 289 320.771, Florida Statutes, is amended to read:

290 320.771 License required of recreational vehicle dealers.—

291 (3) APPLICATION.—The application for such license shall be
 292 in the form prescribed by the department and subject to such
 293 rules as may be prescribed by it. The application shall be
 294 verified by oath or affirmation and shall contain:

295 (j) A statement that the applicant is insured under a
 296 garage liability insurance policy, which shall include, at a
 297 minimum, \$25,000 combined single-limit bodily injury and
 298 property damage liability coverage, ~~including bodily injury and~~
 299 ~~property damage protection,~~ and \$10,000 ~~personal injury~~
 300 ~~protection,~~ if the applicant is to be licensed as a dealer in,

301 or intends to sell, recreational vehicles.

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303 The department shall, if it deems necessary, cause an
 304 investigation to be made to ascertain if the facts set forth in
 305 the application are true and shall not issue a license to the
 306 applicant until it is satisfied that the facts set forth in the
 307 application are true.

308 Section 7. Section 324.011, Florida Statutes, is amended
 309 to read:

310 324.011 Legislative intent and purpose ~~Purpose of~~
 311 ~~chapter.~~—It is the intent of the Legislature ~~this chapter~~ to
 312 ensure that the privilege of owning or operating a motor vehicle
 313 in this state be exercised ~~recognize the existing privilege to~~
 314 ~~own or operate a motor vehicle on the public streets and~~
 315 ~~highways of this state when such vehicles are used with due~~
 316 ~~consideration for others and their property~~ in order, ~~and~~ to
 317 promote safety and provide financial security requirements for
 318 ~~such~~ owners and ~~or~~ operators whose responsibility it is to
 319 recompense others for injury to person or property caused by the
 320 operation of a motor vehicle. Therefore, this chapter generally
 321 requires ~~it is required herein~~ that owners and operators of
 322 motor vehicles establish, maintain, ~~the operator of a motor~~
 323 ~~vehicle involved in a crash or convicted of certain traffic~~
 324 ~~offenses meeting the operative provisions of s. 324.051(2) shall~~
 325 ~~respond for such damages and show proof of financial ability to~~

326 respond for damages arising out of the ownership, maintenance,
327 or use of a motor vehicle in future accidents as a requisite to
328 his or her ownership or operation of a motor vehicle in this
329 state future exercise of such privileges.

330 Section 8. Section 324.015, Florida Statutes, is created
331 to read:

332 324.015 Applicability; notice to policyholders.—

333 (1) As used in this section, the term "minimum security
334 requirements" means security that enables a person to respond in
335 damages for liability on account of accidents arising out of the
336 ownership, maintenance, or use of a motor vehicle in the amounts
337 required by s. 324.021(7).

338 (2) Effective January 1, 2018:

339 (a) Notwithstanding any provision of law, motor vehicle
340 insurance policies issued or renewed on or after January 1,
341 2018, may not include personal injury protection.

342 (b) All persons subject to s. 324.022, s. 324.032, s.
343 627.7415, or s. 627.742, must maintain at least minimum security
344 requirements.

345 (c) A new or renewal motor vehicle insurance policy
346 delivered or issued for delivery in this state must provide
347 coverage that complies with minimum security requirements.

348 (d) An existing motor vehicle insurance policy issued
349 before January 1, 2018, that provides personal injury protection
350 and property damage liability coverage and meets the

351 requirements of s. 324.022, on December 31, 2017, but that does
 352 not meet minimum security requirements on or after January 1,
 353 2018, is deemed to meet the security requirements of s. 324.022
 354 until such policy is renewed, nonrenewed, or canceled.

355 (3) An insurer must allow an insured who has a new or
 356 renewal policy providing personal injury protection, which
 357 becomes effective before January 1, 2018, and whose policy does
 358 not meet minimum security requirements on or after January 1,
 359 2018, to change coverages to obtain coverage providing minimum
 360 security requirements that becomes effective on or after January
 361 1, 2018. The insurer is not required to provide coverage
 362 complying with minimum security requirements in such policies if
 363 the insured does not pay the required premium by January 1,
 364 2018, or such later date as the insurer may allow. The insurer
 365 must refund any reduction in the premium. The insurer may not
 366 impose an additional fee or charge on the insured for such
 367 changes in coverage; however, the insurer may charge an
 368 additional premium that is actuarially indicated.

369 (4) By September 1, 2017, a motor vehicle insurer must
 370 provide notice of the provisions of this section to each motor
 371 vehicle policyholder who is subject to this section. The notice
 372 is subject to approval by the Office of Insurance Regulation and
 373 must clearly inform the policyholder that:

374 (a) The Florida Motor Vehicle No-Fault Law is repealed,
 375 effective January 1, 2018, and that on or after that date, the

376 insured is no longer required to maintain personal injury
377 protection insurance coverage, that personal injury protection
378 coverage is no longer available for purchase in this state, and
379 that all new or renewal policies issued on or after that date do
380 not contain such coverage.

381 (b) Effective January 1, 2018, a person subject to the
382 financial responsibility requirements of s. 324.022 must
383 maintain minimum security requirements that enable the person to
384 respond in damages for liability on account of accidents arising
385 out of the ownership, maintenance, or use of a motor vehicle in
386 the following amounts:

387 1. Twenty-five thousand dollars for bodily injury to, or
388 the death of, one person in any one accident and, subject to
389 such limits for one person, in the amount of \$50,000 for bodily
390 injury to, or the death of, two or more persons in any one
391 accident; and

392 2. Ten thousand dollars for damage to, or destruction of,
393 property of others in any one accident.

394 (c) Personal injury protection coverage pays covered
395 medical expenses for injuries sustained in a motor vehicle
396 accident by the policyholder, passengers, and relatives residing
397 in the policyholder's household.

398 (d) Bodily injury liability coverage protects the insured,
399 up to the coverage limits, against loss if the insured is
400 legally responsible for the death of or bodily injury to others

401 in a motor vehicle accident.

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403 (e) The policyholder may obtain underinsured motorist
404 coverage, which provides benefits, up to the limits of such
405 coverage, to a policyholder or other insured entitled to recover
406 damages for bodily injury, sickness, disease, or death resulting
407 from a motor vehicle accident with an uninsured or underinsured
408 owner or operator of a motor vehicle.

409 (f) If the policyholder's new or renewal motor vehicle
410 insurance policy is effective before January 1, 2018, and
411 contains personal injury protection and property damage
412 liability coverage as required by state law before January 1,
413 2018, but does not meet minimum security requirements on or
414 after January 1, 2018, the policy is deemed to meet minimum
415 security requirements until it is renewed, nonrenewed, or
416 canceled.

417 (g) A policyholder whose new or renewal policy becomes
418 effective before January 1, 2018, but does not meet minimum
419 security requirements on or after January 1, 2018, may change
420 coverages under the policy so as to eliminate personal injury
421 protection and to obtain coverage providing minimum security
422 requirements, including bodily injury liability coverage, which
423 are effective on or after January 1, 2018.

424 (h) If the policyholder has any questions, he or she should
425 contact the name and phone number provided in the notice.

426 (5) This section shall take effect upon this act becoming
 427 law.

428 Section 9. Subsections (1) and (7) of section 324.021,
 429 Florida Statutes, are amended to read:

430 324.021 Definitions; minimum insurance required.—The
 431 following words and phrases when used in this chapter shall, for
 432 the purpose of this chapter, have the meanings respectively
 433 ascribed to them in this section, except in those instances
 434 where the context clearly indicates a different meaning:

435 (1) MOTOR VEHICLE.—Every self-propelled vehicle which is
 436 designed and required to be licensed for use upon a highway,
 437 including trailers and semitrailers designed for use with such
 438 vehicles, except traction engines, road rollers, farm tractors,
 439 power shovels, and well drillers, and every vehicle which is
 440 propelled by electric power obtained from overhead wires but not
 441 operated upon rails, but not including any bicycle or moped.
 442 ~~However, the term "motor vehicle" shall not include any motor~~
 443 ~~vehicle as defined in s. 627.732(3) when the owner of such~~
 444 ~~vehicle has complied with the requirements of ss. 627.730-~~
 445 ~~627.7405, inclusive, unless the provisions of s. 324.051 apply;~~
 446 ~~and, in such case, the applicable proof of insurance provisions~~
 447 ~~of s. 320.02 apply.~~

448 (7) PROOF OF FINANCIAL RESPONSIBILITY.—Proof ~~That proof~~ of
 449 ability to respond in damages for liability on account of
 450 accidents ~~crashes~~ arising out of the use of a motor vehicle:

451 (a) In the amount of \$25,000 for ~~\$10,000~~ because of bodily
 452 injury to, or the death of, one person in any one accident
 453 ~~crash;~~

454 (b) Subject to such limits for one person, in the amount
 455 of \$50,000 for ~~\$20,000~~ because of bodily injury to, or the death
 456 of, two or more persons in any one accident ~~crash;~~ and

457 (c) In the amount of \$10,000 for damage ~~because of injury~~
 458 to, or destruction of, the property of others in any one
 459 accident. ~~crash; and~~

460 (d) For a ~~With respect to~~ commercial motor vehicles and
 461 nonpublic sector buses, in the amounts specified in ss. 627.7415
 462 and 627.742, respectively.

463
 464 Section 10. Section 324.022, Florida Statutes, is amended
 465 to read:

466 324.022 Financial responsibility requirements ~~for property~~
 467 ~~damage.~~

468 (1) (a) Every owner ~~or operator~~ of a motor vehicle required
 469 to be registered in this state and every operator of a motor
 470 vehicle licensed in this state must ~~shall~~ establish and
 471 continuously maintain the ability to respond in damages for
 472 liability on account of accidents arising out of the ownership,
 473 maintenance, or use of the motor vehicle in the amount of:

474 1. Twenty-five thousand dollars for bodily injury to, or
 475 the death of, one person in any one accident;

476 2. Subject to the limits for one person, \$50,000 for
 477 bodily injury to, or the death of, two or more persons in any
 478 one accident; and \$10,000 because of

479 3. Ten thousand dollars for damage to, or destruction of,
 480 property of others in any one accident ~~crash.~~

481 (b) The requirements of paragraph (a) this section may be
 482 met by one of the methods established in s. 324.031; by self-
 483 insuring as authorized by s. 768.28(16); or by maintaining a
 484 motor vehicle liability insurance ~~an insurance policy providing~~
 485 ~~coverage for property damage liability in the amount of at least~~
 486 ~~\$10,000 because of damage to, or destruction of, property of~~
 487 ~~others in any one accident arising out of the use of the motor~~
 488 ~~vehicle. The requirements of this section may also be met by~~
 489 ~~having a policy which provides coverage in the amount of at~~
 490 ~~least \$60,000 \$30,000 for combined property damage liability and~~
 491 ~~bodily injury liability for any one accident~~ ~~crash~~ arising out
 492 of the use of the motor vehicle and which conforms to the
 493 requirements of s. 324.151. The policy, with respect to coverage
 494 ~~for property damage liability, must meet the applicable~~
 495 ~~requirements of s. 324.151, subject to the usual policy~~
 496 ~~exclusions that have been approved in policy forms by the Office~~
 497 ~~of Insurance Regulation. No insurer shall have any duty to~~
 498 ~~defend uncovered claims irrespective of their joinder with~~
 499 ~~covered claims.~~

500 (2) As used in this section, the term:

501 (a) "Motor vehicle" means any self-propelled vehicle that
 502 has four or more wheels and that is of a type designed and
 503 required to be licensed for use on the highways of this state,
 504 and any trailer or semitrailer designed for use with such
 505 vehicle. The term does not include:

506 1. A mobile home.

507 2. A motor vehicle that is used in mass transit and
 508 designed to transport more than five passengers, exclusive of
 509 the operator of the motor vehicle, and that is owned by a
 510 municipality, transit authority, or political subdivision of the
 511 state.

512 3. A school bus as defined in s. 1006.25.

513 4. A vehicle providing for-hire transportation that is
 514 subject to the provisions of s. 324.031. A taxicab shall
 515 maintain security as required under s. 324.032(1).

516 (b) "Owner" means the person who holds legal title to a
 517 motor vehicle or the debtor or lessee who has the right to
 518 possession of a motor vehicle that is the subject of a security
 519 agreement or lease with an option to purchase.

520 (3) Each nonresident owner or registrant of a motor
 521 vehicle that, whether operated or not, has been physically
 522 present within this state for more than 90 days during the
 523 preceding 365 days shall maintain security as required by
 524 subsection (1) that is in effect continuously throughout the
 525 period the motor vehicle remains within this state.

526 (4) An ~~The~~ owner or registrant of a motor vehicle who is
 527 ~~exempt from the requirements of this section if she or he is a~~
 528 member of the United States Armed Forces and is called to or on
 529 active duty outside the United States in an emergency situation
 530 is exempt from this section while he or she. ~~The exemption~~
 531 ~~provided by this subsection applies only as long as the member~~
 532 ~~of the Armed Forces~~ is on such active duty outside the United
 533 States and applies only while the vehicle is not operated by any
 534 person. Upon receipt of a written request by the insured to whom
 535 the exemption provided in this subsection applies, the insurer
 536 shall cancel the coverages and return any unearned premium or
 537 suspend the security required by this section. Notwithstanding
 538 s. 324.0221(2) ~~s. 324.0221(3)~~, the department may not suspend
 539 the registration or operator's license of an ~~any~~ owner or
 540 registrant of a motor vehicle during the time she or he
 541 qualifies for an exemption under this subsection. An ~~Any~~ owner
 542 or registrant of a motor vehicle who qualifies for the ~~an~~
 543 exemption under this subsection shall immediately notify the
 544 department before ~~prior to~~ and at the end of the expiration of
 545 the exemption.

546 Section 11. Subsections (1) and (2) of section 324.0221,
 547 Florida Statutes, are amended, and subsection (4) is added to
 548 that section, to read:

549 324.0221 Reports by insurers to the department; suspension
 550 of driver license and vehicle registrations; reinstatement.—

551 (1) (a) Each insurer that has issued a policy providing
 552 ~~personal injury protection coverage or property damage~~ liability
 553 coverage shall report the cancellation or nonrenewal thereof to
 554 the department within 10 days after the processing date or
 555 effective date of each cancellation or nonrenewal. Upon the
 556 issuance of a policy providing ~~personal injury protection~~
 557 ~~coverage or property damage~~ liability coverage to a named
 558 insured not previously insured by the insurer during that
 559 calendar year, the insurer shall report the issuance of the new
 560 policy to the department within 10 days. The report must ~~shall~~
 561 be in a the form prescribed by the department ~~and format~~ and
 562 contain any information required by the department and must be
 563 provided in a format that is compatible with the data processing
 564 capabilities of the department. Failure by an insurer to file
 565 proper reports with the department as required by this
 566 subsection constitutes a violation of the Florida Insurance
 567 Code. These records shall be used by the department only for
 568 enforcement and regulatory purposes, including the generation by
 569 the department of data regarding compliance by owners of motor
 570 vehicles with the requirements for financial responsibility
 571 coverage.

572 (b) With respect to an insurance policy providing ~~personal~~
 573 ~~injury protection coverage or property damage~~ liability
 574 coverage, each insurer shall notify the named insured, or the
 575 first-named insured in the case of a commercial fleet policy, in

576 writing that any cancellation or nonrenewal of the policy will
 577 be reported by the insurer to the department. The notice must
 578 also inform the named insured that failure to maintain bodily
 579 injury liability ~~personal injury protection~~ coverage and
 580 property damage liability coverage on a motor vehicle when
 581 required by law may result in the loss of registration and
 582 driving privileges in this state and inform the named insured of
 583 the amount of the reinstatement fees required by this section.
 584 This notice is for informational purposes only, and an insurer
 585 is not civilly liable for failing to provide this notice.

586 (2) The department shall suspend, after due notice and an
 587 opportunity to be heard, the registration and driver license of
 588 any owner or registrant of a motor vehicle with respect to which
 589 security is required under ss. 324.022, s. 324.032, s. 627.7415,
 590 or s. 627.742 ~~and 627.733~~ upon:

591 (a) The department's records showing that the owner or
 592 registrant of such motor vehicle did not have the ~~in full force~~
 593 ~~and effect when~~ required security in full force and effect ~~that~~
 594 ~~complies with the requirements of ss. 324.022 and 627.733;~~ or

595 (b) Notification by the insurer to the department, in a
 596 form approved by the department, of cancellation or termination
 597 of the required security.

598 (4) All suspensions of license or registration under this
 599 section for failure to maintain required security that occurred
 600 before January 1, 2018, remain in full force and effect after

601 the effective date of this act.

602 Section 12. Subsection (2) of section 324.051, Florida
603 Statutes, is amended to read:

604 324.051 Reports of crashes; suspensions of licenses and
605 registrations.—

606 (2) (a) Thirty days after receipt of notice of any accident
607 described in paragraph (1) (a) involving a motor vehicle within
608 this state, the department shall suspend, after due notice and
609 opportunity to be heard, the license of each operator and all
610 registrations of the owner of the vehicles operated by such
611 operator whether or not involved in such crash and, in the case
612 of a nonresident owner or operator, shall suspend such
613 nonresident's operating privilege in this state, unless such
614 operator or owner shall, prior to the expiration of such 30
615 days, be found by the department to be exempt from the operation
616 of this chapter, based upon evidence satisfactory to the
617 department that:

618 1. The motor vehicle was legally parked at the time of
619 such crash.

620 2. The motor vehicle was owned by the United States
621 Government, this state, or any political subdivision of this
622 state or any municipality therein.

623 3. Such operator or owner has secured a duly acknowledged
624 written agreement providing for release from liability by all
625 parties injured as the result of said crash and has complied

626 with one of the provisions of s. 324.031.

627 4. Such operator or owner has deposited with the
 628 department security to conform with s. 324.061 when applicable
 629 and has complied with one of the provisions of s. 324.031.

630 5. One year has elapsed since such owner or operator was
 631 suspended pursuant to subsection (3), the owner or operator has
 632 complied with one of the provisions of s. 324.031, and no bill
 633 of complaint of which the department has notice has been filed
 634 in a court of competent jurisdiction.

635 (b) This subsection shall not apply:

636 1. To such operator or owner if such operator or owner had
 637 in effect at the time of such crash or traffic conviction a
 638 motor vehicle ~~an automobile~~ liability policy with respect to all
 639 of the registered motor vehicles owned by such operator or
 640 owner.

641 2. To such operator, if not the owner of such motor
 642 vehicle, if there was in effect at the time of such crash or
 643 traffic conviction a motor vehicle ~~an automobile~~ liability
 644 policy or bond with respect to his or her operation of motor
 645 vehicles not owned by him or her.

646 3. To such operator or owner if the liability of such
 647 operator or owner for damages resulting from such crash is, in
 648 the judgment of the department, covered by any other form of
 649 liability insurance or bond.

650 4. To a ~~any~~ person who has obtained from the department a

651 certificate of self-insurance, in accordance with s. 324.171, or
 652 to a ~~any~~ person operating a motor vehicle for such self-insurer.

653
 654 No such policy or bond shall be effective under this subsection
 655 unless it contains limits of not less than those specified in s.
 656 324.021(7).

657 Section 13. Subsection (1) of section 324.091, Florida
 658 Statutes, is amended to read:

659 324.091 Notice to department; notice to insurer.—

660 (1) Each owner and operator involved in a crash or
 661 conviction case within the purview of this chapter shall furnish
 662 evidence of a ~~automobile liability insurance~~ or motor vehicle
 663 liability insurance within 14 days after the date of the mailing
 664 of notice of crash by the department in the form and manner as
 665 it may designate. Upon receipt of evidence that a ~~an automobile~~
 666 ~~liability policy~~ or motor vehicle liability policy was in effect
 667 at the time of the crash or conviction case, the department
 668 shall forward to the insurer such information for verification
 669 in a method as determined by the department. The insurer shall
 670 respond to the department within 20 days after the notice
 671 whether or not such information is valid. If the department
 672 determines that a ~~an automobile liability policy~~ or motor
 673 vehicle liability policy was not in effect and did not provide
 674 coverage for both the owner and the operator, it shall take
 675 action as it is authorized to do under this chapter.

676 Section 14. Section 324.151, Florida Statutes, is amended
 677 to read:

678 324.151 Motor vehicle liability policies; required
 679 provisions.—

680 (1) As used in this section, the term:

681 (a) "Newly acquired vehicle" means a vehicle owned by a
 682 named insured or resident relative of the named insured which
 683 was acquired 30 days or less before an accident.

684 (b) "Resident relative" means a person related to a named
 685 insured by any degree by blood, marriage, or adoption, including
 686 a ward or foster child, who usually makes her or his home in the
 687 same family unit as the named insured, whether or not he or she
 688 is temporarily living elsewhere.

689 (c) "Temporary substitute vehicle" means a motor vehicle
 690 as defined in s. 320.01(1) that is not owned by the named
 691 insured which is temporarily used with the permission of the
 692 owner as a substitute for a motor vehicle designated on the
 693 policy when the vehicle designated on the policy is withdrawn
 694 from normal use because of breakdown, repair, servicing, loss,
 695 or destruction.

696 (2)-(1) A motor vehicle liability policy as to be proof of
 697 financial responsibility under s. 324.031(1), shall be issued to
 698 owners and ~~or~~ operators of motor vehicles and must contain ~~under~~
 699 the following provisions:

700 (a) A motor vehicle liability insurance policy issued to

701 an owner of a motor vehicle registered in this state must ~~An~~
 702 ~~owner's liability insurance policy shall~~ designate by explicit
 703 description or by appropriate reference all motor vehicles with
 704 respect to which coverage is thereby granted. The policy must
 705 ~~and shall~~ insure the person or persons ~~owner~~ named therein and
 706 any resident relative of a named insured ~~other person as~~
 707 ~~operator using such motor vehicle or motor vehicles with the~~
 708 ~~express or implied permission of such owner against loss from~~
 709 the liability imposed by law for damage arising out of the
 710 ownership, maintenance, or use of any such motor vehicle, except
 711 as otherwise provided in this section. The policy shall also
 712 insure any person operating an insured motor vehicle with the
 713 express or implied permission of the named insured against loss
 714 from liability imposed by law for damage arising out of the use
 715 of such vehicle. However, the insurer may exclude in its policy
 716 liability coverage for a motor vehicle not designated as an
 717 insured vehicle on the policy if such motor vehicle does not
 718 qualify as a newly acquired vehicle, does not qualify as a
 719 temporary substitute vehicle, and was owned by an insured or was
 720 furnished for an insured's regular use for more than 30
 721 consecutive days before an accident ~~or motor vehicles within the~~
 722 ~~United States or the Dominion of Canada, subject to limits,~~
 723 ~~exclusive of interest and costs with respect to each such motor~~
 724 ~~vehicle as is provided for under s. 324.021(7).~~ Insurers may
 725 make available, with respect to property damage liability

726 coverage, a deductible amount not to exceed \$500. In the event
727 of a property damage loss covered by a policy containing a
728 property damage deductible provision, the insurer shall pay to
729 the third-party claimant the amount of any property damage
730 liability settlement or judgment, subject to policy limits, as
731 if no deductible existed.

732 (b) A motor vehicle liability insurance policy issued to a
733 person who does not own a motor vehicle registered in this state
734 and is not already insured under a policy described in
735 subsection (a) must ~~An operator's motor vehicle liability policy~~
736 ~~of insurance shall~~ insure the person or persons named in the
737 policy ~~therein~~ against loss from ~~the~~ liability imposed ~~upon him~~
738 ~~or her~~ by law for damages arising out of the use ~~by the person~~
739 of any motor vehicle not owned by him or her, unless the vehicle
740 was furnished for the named insured's regular use and used by
741 the named insured for more than 30 consecutive days before an
742 accident ~~with the same territorial limits and subject to the~~
743 ~~same limits of liability as referred to above with respect to an~~
744 ~~owner's policy of liability insurance.~~

745 (c) All such motor vehicle liability policies shall state
746 the name and address of the named insured, the coverage afforded
747 by the policy, the premium charged therefor, the policy period,
748 the limits of liability, and shall contain an agreement or be
749 endorsed that insurance is provided in accordance with the
750 coverage defined in this chapter ~~as respects bodily injury and~~

751 ~~death or property damage or both~~ and is subject to all
 752 provisions of this chapter. The said policies must ~~shall~~ also
 753 contain a provision that the satisfaction by an insured of a
 754 judgment for such injury or damage shall not be a condition
 755 precedent to the right or duty of the insurance carrier to make
 756 payment on account of such injury or damage, and shall also
 757 contain a provision that bankruptcy or insolvency of the insured
 758 or of the insured's estate shall not relieve the insurance
 759 carrier of any of its obligations under the said policy.
 760 However, the policies may contain provisions excluding liability
 761 coverage for a vehicle used outside of the United States or
 762 Canada at the time of an accident.

763 (3)~~(2)~~ The provisions of this section shall not be
 764 applicable to any automobile liability policy unless and until
 765 it is furnished as proof of financial responsibility for the
 766 future pursuant to s. 324.031, and then only from and after the
 767 date said policy is so furnished.

768 Section 15. Section 324.161, Florida Statutes, is amended
 769 to read:

770 324.161 Proof of financial responsibility; deposit.—
 771 Annually, before any certificate of insurance may be issued to a
 772 person, including any firm, partnership, association,
 773 corporation, or other person, ~~other than a natural person,~~ proof
 774 of a certificate of deposit of \$60,000 ~~\$30,000~~ issued and held
 775 by a financial institution must be submitted to the department.

776 A power of attorney will be issued to and held by the department
 777 and may be executed upon a judgment issued against such person
 778 making the deposit, for damages for ~~because of~~ bodily injury to
 779 or death of any person or for damages for ~~because of~~ injury to
 780 or destruction of property resulting from the use or operation
 781 of any motor vehicle occurring after such deposit was made.
 782 Money so deposited is ~~shall~~ not be subject to attachment or
 783 execution unless such attachment or execution shall arise out of
 784 a suit for such damages ~~as aforesaid~~.

785 Section 16. Subsections (1) and (2) of section 324.171,
 786 Florida Statutes, are amended to read:

787 324.171 Self-insurer.—

788 (1) A ~~Any~~ person may qualify as a self-insurer by
 789 obtaining a certificate of self-insurance from the department.
 790 Upon ~~which may, in its discretion and upon~~ application of such a
 791 person, the department may issue a ~~said~~ certificate of self-
 792 insurance if the applicant ~~when such person~~ has satisfied the
 793 requirements of this section ~~to qualify as a self-insurer under~~
 794 ~~this section~~:

795 (a) A private individual with private passenger vehicles
 796 must ~~shall~~ possess a net unencumbered worth of at least \$60,000
 797 ~~\$40,000~~.

798 (b) A person, including any firm, partnership,
 799 association, corporation, or other person, other than a natural
 800 person, must ~~shall~~:

801 1. Possess a net unencumbered worth of at least \$60,000
 802 ~~\$40,000~~ for the first motor vehicle and \$30,000 ~~\$20,000~~ for each
 803 additional motor vehicle; or

804 2. Maintain sufficient net worth, in an amount determined
 805 by the department to be financially responsible for potential
 806 losses. The department must annually determine the minimum net
 807 worth sufficient to satisfy this section ~~as determined annually~~
 808 ~~by the department,~~ pursuant to rules adopted ~~promulgated~~ by the
 809 department, with the assistance of the Office of Insurance
 810 Regulation of the Financial Services Commission, ~~to be~~
 811 ~~financially responsible for potential losses.~~ The rules must
 812 consider any ~~shall take into consideration~~ excess insurance
 813 carried by the applicant. The department's determination shall
 814 be based upon reasonable actuarial principles considering the
 815 frequency, severity, and loss development of claims incurred by
 816 casualty insurers writing coverage on the type of motor vehicles
 817 for which a certificate of self-insurance is desired.

818 (c) The owner of a commercial motor vehicle, as defined in
 819 s. 207.002 or s. 320.01, may qualify as a self-insurer subject
 820 to the standards provided ~~for~~ in subparagraph (b)2.

821 (2) The self-insurance certificate shall provide limits of
 822 liability insurance in the amounts specified under s. 324.021(7)
 823 or s. 627.7415 ~~and shall provide personal injury protection~~
 824 ~~coverage under s. 627.733(3)(b).~~

825 Section 17. Section 324.251, Florida Statutes, is amended

826 to read:

827 324.251 Short title.—This chapter may be cited as the
 828 "Financial Responsibility Law of 2017 ~~1955~~" and shall become
 829 effective at 12:01 a.m., January 1, 2018 ~~October 1, 1955~~.

830 Section 18. Paragraph (o) of subsection (1) of section
 831 626.9541, Florida Statutes, is amended to read:

832 626.9541 Unfair methods of competition and unfair or
 833 deceptive acts or practices defined.—

834 (1) UNFAIR METHODS OF COMPETITION AND UNFAIR OR DECEPTIVE
 835 ACTS.—The following are defined as unfair methods of competition
 836 and unfair or deceptive acts or practices:

837 (o) Illegal dealings in premiums; excess or reduced
 838 charges for insurance.—

839 1. Knowingly collecting any sum as a premium or charge for
 840 insurance, which is not then provided, or is not in due course
 841 to be provided, subject to acceptance of the risk by the
 842 insurer, by an insurance policy issued by an insurer as
 843 permitted by this code.

844 2. Knowingly collecting as a premium or charge for
 845 insurance any sum in excess of or less than the premium or
 846 charge applicable to such insurance, in accordance with the
 847 applicable classifications and rates as filed with and approved
 848 by the office, and as specified in the policy; or, in cases when
 849 classifications, premiums, or rates are not required by this
 850 code to be so filed and approved, premiums and charges collected

851 from a Florida resident in excess of or less than those
852 specified in the policy and as fixed by the insurer.
853 Notwithstanding any other provision of law, this provision shall
854 not be deemed to prohibit the charging and collection, by
855 surplus lines agents licensed under part VIII of this chapter,
856 of the amount of applicable state and federal taxes, or fees as
857 authorized by s. 626.916(4), in addition to the premium required
858 by the insurer or the charging and collection, by licensed
859 agents, of the exact amount of any discount or other such fee
860 charged by a credit card facility in connection with the use of
861 a credit card, as authorized by subparagraph (q)3., in addition
862 to the premium required by the insurer. This subparagraph shall
863 not be construed to prohibit collection of a premium for a
864 universal life or a variable or indeterminate value insurance
865 policy made in accordance with the terms of the contract.

866 3.a. Imposing or requesting an additional premium for a
867 policy of motor vehicle liability, ~~personal injury protection,~~
868 medical payment, or collision insurance or any combination
869 thereof or refusing to renew the policy solely because the
870 insured was involved in a motor vehicle accident unless the
871 insurer's file contains information from which the insurer in
872 good faith determines that the insured was substantially at
873 fault in the accident.

874 b. An insurer which imposes and collects such a surcharge
875 or which refuses to renew such policy shall, in conjunction with

876 | the notice of premium due or notice of nonrenewal, notify the
 877 | named insured that he or she is entitled to reimbursement of
 878 | such amount or renewal of the policy under the conditions listed
 879 | below and will subsequently reimburse him or her or renew the
 880 | policy, if the named insured demonstrates that the operator
 881 | involved in the accident was:

882 | (I) Lawfully parked;

883 | (II) Reimbursed by, or on behalf of, a person responsible
 884 | for the accident or has a judgment against such person;

885 | (III) Struck in the rear by another vehicle headed in the
 886 | same direction and was not convicted of a moving traffic
 887 | violation in connection with the accident;

888 | (IV) Hit by a "hit-and-run" driver, if the accident was
 889 | reported to the proper authorities within 24 hours after
 890 | discovering the accident;

891 | (V) Not convicted of a moving traffic violation in
 892 | connection with the accident, but the operator of the other
 893 | automobile involved in such accident was convicted of a moving
 894 | traffic violation;

895 | (VI) Finally adjudicated not to be liable by a court of
 896 | competent jurisdiction;

897 | (VII) In receipt of a traffic citation which was dismissed
 898 | or nolle prossed; or

899 | (VIII) Not at fault as evidenced by a written statement
 900 | from the insured establishing facts demonstrating lack of fault

901 | which are not rebutted by information in the insurer's file from
 902 | which the insurer in good faith determines that the insured was
 903 | substantially at fault.

904 | c. In addition to the other provisions of this
 905 | subparagraph, an insurer may not fail to renew a policy if the
 906 | insured has had only one accident in which he or she was at
 907 | fault within the current 3-year period. However, an insurer may
 908 | nonrenew a policy for reasons other than accidents in accordance
 909 | with s. 627.728. This subparagraph does not prohibit nonrenewal
 910 | of a policy under which the insured has had three or more
 911 | accidents, regardless of fault, during the most recent 3-year
 912 | period.

913 | 4. Imposing or requesting an additional premium for, or
 914 | refusing to renew, a policy for motor vehicle insurance solely
 915 | because the insured committed a noncriminal traffic infraction
 916 | as described in s. 318.14 unless the infraction is:

917 | a. A second infraction committed within an 18-month
 918 | period, or a third or subsequent infraction committed within a
 919 | 36-month period.

920 | b. A violation of s. 316.183, when such violation is a
 921 | result of exceeding the lawful speed limit by more than 15 miles
 922 | per hour.

923 | 5. Upon the request of the insured, the insurer and
 924 | licensed agent shall supply to the insured the complete proof of
 925 | fault or other criteria which justifies the additional charge or

926 | cancellation.

927 | 6. No insurer shall impose or request an additional
 928 | premium for motor vehicle insurance, cancel or refuse to issue a
 929 | policy, or refuse to renew a policy because the insured or the
 930 | applicant is a handicapped or physically disabled person, so
 931 | long as such handicap or physical disability does not
 932 | substantially impair such person's mechanically assisted driving
 933 | ability.

934 | 7. No insurer may cancel or otherwise terminate any
 935 | insurance contract or coverage, or require execution of a
 936 | consent to rate endorsement, during the stated policy term for
 937 | the purpose of offering to issue, or issuing, a similar or
 938 | identical contract or coverage to the same insured with the same
 939 | exposure at a higher premium rate or continuing an existing
 940 | contract or coverage with the same exposure at an increased
 941 | premium.

942 | 8. No insurer may issue a nonrenewal notice on any
 943 | insurance contract or coverage, or require execution of a
 944 | consent to rate endorsement, for the purpose of offering to
 945 | issue, or issuing, a similar or identical contract or coverage
 946 | to the same insured at a higher premium rate or continuing an
 947 | existing contract or coverage at an increased premium without
 948 | meeting any applicable notice requirements.

949 | 9. No insurer shall, with respect to premiums charged for
 950 | motor vehicle insurance, unfairly discriminate solely on the

951 basis of age, sex, marital status, or scholastic achievement.

952 10. Imposing or requesting an additional premium for motor
 953 vehicle comprehensive or uninsured motorist coverage solely
 954 because the insured was involved in a motor vehicle accident or
 955 was convicted of a moving traffic violation.

956 11. No insurer shall cancel or issue a nonrenewal notice
 957 on any insurance policy or contract without complying with any
 958 applicable cancellation or nonrenewal provision required under
 959 the Florida Insurance Code.

960 12. No insurer shall impose or request an additional
 961 premium, cancel a policy, or issue a nonrenewal notice on any
 962 insurance policy or contract because of any traffic infraction
 963 when adjudication has been withheld and no points have been
 964 assessed pursuant to s. 318.14(9) and (10). However, this
 965 subparagraph does not apply to traffic infractions involving
 966 accidents in which the insurer has incurred a loss due to the
 967 fault of the insured.

968 Section 19. Subsection (1) of section 627.06501, Florida
 969 Statutes, is amended to read:

970 627.06501 Insurance discounts for certain persons
 971 completing driver improvement course.-

972 (1) Any rate, rating schedule, or rating manual for the
 973 liability, ~~personal injury protection,~~ and collision coverages
 974 of a motor vehicle insurance policy filed with the office may
 975 provide for an appropriate reduction in premium charges as to

976 such coverages if ~~when~~ the principal operator on the covered
 977 vehicle has successfully completed a driver improvement course
 978 approved and certified by the Department of Highway Safety and
 979 Motor Vehicles which is effective in reducing accident ~~crash~~ or
 980 violation rates, or both, as determined pursuant to s.
 981 318.1451(5). Any discount, not to exceed 10 percent, used by an
 982 insurer is presumed to be appropriate unless credible data
 983 demonstrates otherwise.

984 Section 20. Subsection (1) of section 627.0652, Florida
 985 Statutes, is amended to read:

986 627.0652 Insurance discounts for certain persons
 987 completing safety course.—

988 (1) Any rates, rating schedules, or rating manuals for the
 989 liability, ~~personal injury protection,~~ and collision coverages
 990 of a motor vehicle insurance policy filed with the office must
 991 ~~shall~~ provide for an appropriate reduction in premium charges as
 992 to such coverages if ~~when~~ the principal operator on the covered
 993 vehicle is an insured 55 years of age or older who has
 994 successfully completed a motor vehicle accident prevention
 995 course approved by the Department of Highway Safety and Motor
 996 Vehicles. Any discount used by an insurer is presumed to be
 997 appropriate unless credible data demonstrates otherwise.

998
 999 Section 21. Subsections (1), (3), and (6) of section
 1000 627.0653, Florida Statutes, are amended to read:

1001 627.0653 Insurance discounts for specified motor vehicle
1002 equipment.—

1003 (1) Any rates, rating schedules, or rating manuals for the
1004 liability, ~~personal injury protection,~~ and collision coverages
1005 of a motor vehicle insurance policy filed with the office shall
1006 provide a premium discount if the insured vehicle is equipped
1007 with factory-installed, four-wheel antilock brakes.

1008 (3) Any rates, rating schedules, or rating manuals for
1009 ~~personal injury protection coverage and~~ medical payments
1010 coverage, if offered, of a motor vehicle insurance policy filed
1011 with the office shall provide a premium discount if the insured
1012 vehicle is equipped with one or more air bags which are factory
1013 installed.

1014 (6) The Office of Insurance Regulation may approve a
1015 premium discount to any rates, rating schedules, or rating
1016 manuals for the liability, ~~personal injury protection,~~ and
1017 collision coverages of a motor vehicle insurance policy filed
1018 with the office if the insured vehicle is equipped with
1019 autonomous driving technology or electronic vehicle collision
1020 avoidance technology that is factory installed or a retrofitted
1021 system and that complies with National Highway Traffic Safety
1022 Administration standards.

1023 Section 22. Section 627.4132, Florida Statutes, is amended
1024 to read:

1025 627.4132 Stacking of coverages prohibited.—If an insured

1026 or named insured is protected by any type of motor vehicle
 1027 insurance policy for liability, ~~personal injury protection,~~ or
 1028 other coverage, the policy must ~~shall~~ provide that the insured
 1029 or named insured is protected only to the extent of the coverage
 1030 she or he has on the vehicle involved in the accident. However,
 1031 if none of the insured's or named insured's vehicles are ~~is~~
 1032 involved in the accident, coverage is available only to the
 1033 extent of coverage on any one of the vehicles with applicable
 1034 coverage. Coverage on any other vehicles may ~~shall~~ not be added
 1035 to or stacked upon that coverage. This section does not apply:

1036 (1) To uninsured motorist coverage which is separately
 1037 governed by s. 627.727.

1038 (2) To reduce the coverage available by reason of
 1039 insurance policies insuring different named insureds.

1040 Section 23. Section 627.7263, Florida Statutes, is amended
 1041 to read:

1042 627.7263 Rental and leasing driver's insurance to be
 1043 primary; exception.—

1044 (1) The valid and collectible liability insurance ~~or~~
 1045 ~~personal injury protection insurance~~ providing coverage for the
 1046 lessor of a motor vehicle for rent or lease is primary unless
 1047 otherwise stated in at least 10-point type on the face of the
 1048 rental or lease agreement. Such insurance is primary for the
 1049 limits of liability in an amount not less than the minimum
 1050 limits described in ~~and personal injury protection coverage as~~

1051 ~~required by s. 324.021(7) ss. 324.021(7) and 627.736.~~

1052 (2) If the lessee's coverage is to be primary, the rental
 1053 or lease agreement must contain the following language, in at
 1054 least 10-point type:

1055 "The valid and collectible liability insurance ~~and personal~~
 1056 ~~injury protection insurance~~ of an ~~any~~ authorized rental or
 1057 leasing driver is primary for the limits of liability in an
 1058 amount not less than the minimum limits described in and
 1059 ~~personal injury protection coverage required s. 324.021(7) by~~
 1060 ~~ss. 324.021(7) and 627.736, Florida Statutes."~~

1061 Section 24. Subsections (1) and (7) of section 627.727,
 1062 Florida Statutes, are amended to read:

1063 627.727 Motor vehicle insurance; uninsured and
 1064 underinsured vehicle coverage; insolvent insurer protection.—

1065 (1) No motor vehicle liability insurance policy which
 1066 provides bodily injury liability coverage shall be delivered or
 1067 issued for delivery in this state with respect to any
 1068 specifically insured or identified motor vehicle registered or
 1069 principally garaged in this state unless uninsured motor vehicle
 1070 coverage is provided therein or supplemental thereto for the
 1071 protection of persons insured thereunder who are legally
 1072 entitled to recover damages from owners or operators of
 1073 uninsured motor vehicles because of bodily injury, sickness, or
 1074 disease, including death, resulting therefrom. However, the
 1075 coverage required under this section is not applicable if ~~when,~~

1076 or to the extent that, an insured named in the policy makes a
 1077 written rejection of the coverage on behalf of all insureds
 1078 under the policy. If ~~When~~ a motor vehicle is leased for a ~~period~~
 1079 ~~of~~ 1 year or longer and the lessor of such vehicle, by the terms
 1080 of the lease contract, provides liability coverage on the leased
 1081 vehicle, the lessee of such vehicle shall have the sole
 1082 privilege to reject uninsured motorist coverage or to select
 1083 lower limits than the bodily injury liability limits, regardless
 1084 of whether the lessor is qualified as a self-insurer pursuant to
 1085 s. 324.171. Unless an insured, or lessee having the privilege of
 1086 rejecting uninsured motorist coverage, requests such coverage or
 1087 requests higher uninsured motorist limits in writing, the
 1088 coverage or such higher uninsured motorist limits need not be
 1089 provided in or supplemental to any other policy which renews,
 1090 extends, changes, supersedes, or replaces an existing policy
 1091 with the same bodily injury liability limits when an insured or
 1092 lessee had rejected the coverage. When an insured or lessee has
 1093 initially selected limits of uninsured motorist coverage lower
 1094 than her or his bodily injury liability limits, higher limits of
 1095 uninsured motorist coverage need not be provided in or
 1096 supplemental to any other policy that ~~which~~ renews, extends,
 1097 changes, supersedes, or replaces an existing policy with the
 1098 same bodily injury liability limits unless an insured requests
 1099 higher uninsured motorist coverage in writing. The rejection or
 1100 selection of lower limits shall be made on a form approved by

1101 the office. The form must ~~shall~~ fully advise the applicant of
 1102 the nature of the coverage and must ~~shall~~ state that the
 1103 coverage is equal to bodily injury liability limits unless lower
 1104 limits are requested or the coverage is rejected. The heading of
 1105 the form shall be in 12-point bold type and shall state: "You
 1106 are electing not to purchase certain valuable coverage that
 1107 ~~which~~ protects you and your family or you are purchasing
 1108 uninsured motorist limits less than your bodily injury liability
 1109 limits when you sign this form. Please read carefully." If this
 1110 form is signed by a named insured, it will be conclusively
 1111 presumed that there was an informed, knowing rejection of
 1112 coverage or election of lower limits on behalf of all insureds.
 1113 The insurer shall notify the named insured at least annually of
 1114 her or his options as to the coverage required by this section.
 1115 Such notice must ~~shall~~ be part of, and attached to, the notice
 1116 of premium, must ~~shall~~ provide for a means to allow the insured
 1117 to request such coverage, and must ~~shall~~ be given in a manner
 1118 approved by the office. Receipt of this notice does not
 1119 constitute an affirmative waiver of the insured's right to
 1120 uninsured motorist coverage if ~~where~~ the insured has not signed
 1121 a selection or rejection form. The coverage described under this
 1122 section shall be over and above, but shall not duplicate, the
 1123 benefits available to an insured under any workers' compensation
 1124 law, ~~personal injury protection benefits,~~ disability benefits
 1125 law, or similar law; under any automobile medical payments

1126 ~~expense~~ coverage; under any motor vehicle liability insurance
 1127 coverage; or from the owner or operator of the uninsured motor
 1128 vehicle or any other person or organization jointly or severally
 1129 liable together with such owner or operator for the accident;
 1130 and such coverage shall cover the difference, if any, between
 1131 the sum of such benefits and the damages sustained, up to the
 1132 maximum amount of such coverage provided under this section. The
 1133 amount of coverage available under this section may ~~shall~~ not be
 1134 reduced by a setoff against any coverage, including liability
 1135 insurance. Such coverage does ~~shall~~ not inure directly or
 1136 indirectly to the benefit of any workers' compensation or
 1137 disability benefits carrier or any person or organization
 1138 qualifying as a self-insurer under any workers' compensation or
 1139 disability benefits law or similar law.

1140 (7) (a) For uninsured and underinsured vehicle coverage
 1141 issued before January 1, 2018, the legal liability of an
 1142 uninsured motorist coverage insurer does not include damages in
 1143 tort for pain, suffering, mental anguish, and inconvenience
 1144 unless the injury or disease is described in one or more of
 1145 paragraphs (a)-(d) of s. 627.737(2).

1146 (b) For uninsured and underinsured vehicle coverage issued
 1147 on or after January 1, 2018, the legal liability of an uninsured
 1148 motorist coverage insurer includes damages in tort for pain,
 1149 suffering, disability or physical impairment, disfigurement,
 1150 mental anguish, inconvenience, and the loss of capacity for the

1151 enjoyment of life experienced in the past and to be experienced
 1152 in the future.

1153 Section 25. Subsection (1) and paragraphs (a) and (b) of
 1154 subsection (2) of section 627.7275, Florida Statutes, are
 1155 amended to read:

1156 627.7275 Motor vehicle liability.—

1157 (1) A motor vehicle insurance policy ~~providing personal~~
 1158 ~~injury protection as set forth in s. 627.736~~ may not be
 1159 delivered or issued for delivery in this state for a with
 1160 ~~respect to any~~ specifically insured or identified motor vehicle
 1161 registered or principally garaged in this state must provide
 1162 bodily injury liability coverage and ~~unless the policy also~~
 1163 ~~provides coverage for~~ property damage liability coverage as
 1164 required under ~~by~~ s. 324.022.

1165 (2) (a) Insurers writing motor vehicle insurance in this
 1166 state shall make available, subject to the insurers' usual
 1167 underwriting restrictions:

1168 1. Coverage under policies as described in subsection (1)
 1169 to an applicant for private passenger motor vehicle insurance
 1170 coverage who is seeking the coverage in order to reinstate the
 1171 applicant's driving privileges in this state if the driving
 1172 privileges were revoked or suspended pursuant to s. 316.646 or
 1173 s. 324.0221 due to the failure of the applicant to maintain
 1174 required security.

1175 2. Coverage under policies as described in subsection (1),

1176 | which also provides bodily injury liability coverage and
 1177 | property damage liability coverage for ~~bodily injury, death, and~~
 1178 | ~~property damage arising out of the ownership, maintenance, or~~
 1179 | ~~use of the motor vehicle~~ in an amount not less than the minimum
 1180 | limits described in s. 324.021(7) or s. 324.023 and conforms to
 1181 | the requirements of s. 324.151, to an applicant for private
 1182 | passenger motor vehicle insurance coverage who is seeking the
 1183 | coverage in order to reinstate the applicant's driving
 1184 | privileges in this state after such privileges were revoked or
 1185 | suspended under s. 316.193 or s. 322.26(2) for driving under the
 1186 | influence.

1187 | (b) The policies described in paragraph (a) shall be
 1188 | issued for at least 6 months and, as to the minimum coverages
 1189 | required under this section, may not be canceled by the insured
 1190 | for any reason or by the insurer after 60 days, during which
 1191 | period the insurer is completing the underwriting of the policy.
 1192 | After the insurer has completed underwriting the policy, the
 1193 | insurer shall notify the Department of Highway Safety and Motor
 1194 | Vehicles that the policy is in full force and effect and is not
 1195 | cancelable for the remainder of the policy period. A premium
 1196 | shall be collected and the coverage is in effect for the 60-day
 1197 | period during which the insurer is completing the underwriting
 1198 | of the policy whether or not the person's driver license, motor
 1199 | vehicle tag, and motor vehicle registration are in effect. Once
 1200 | the noncancelable provisions of the policy become effective, the

1201 bodily injury liability and property damage liability coverages
 1202 ~~for bodily injury, property damage, and personal injury~~
 1203 ~~protection~~ may not be reduced below the minimum limits required
 1204 under s. 324.021 or s. 324.023 during the policy period.

1205 Section 26. Paragraph (a) of subsection (1) of section
 1206 627.728, Florida Statutes, is amended to read:

1207 627.728 Cancellations; nonrenewals.—

1208 (1) As used in this section, the term:

1209 (a) "Policy" means the bodily injury and property damage
 1210 liability, ~~personal injury protection~~, medical payments,
 1211 comprehensive, collision, and uninsured motorist coverage
 1212 portions of a policy of motor vehicle insurance delivered or
 1213 issued for delivery in this state:

1214 1. Insuring a natural person as named insured or one or
 1215 more related individuals who are residents ~~resident~~ of the same
 1216 household; and

1217 2. Insuring only a motor vehicle of the private passenger
 1218 type or station wagon type which is not used as a public or
 1219 livery conveyance for passengers or rented to others; or
 1220 insuring any other four-wheel motor vehicle having a load
 1221 capacity of 1,500 pounds or less which is not used in the
 1222 occupation, profession, or business of the insured other than
 1223 farming; other than any policy issued under an automobile
 1224 insurance assigned risk plan or covering garage, automobile
 1225 sales agency, repair shop, service station, or public parking

1226 | place operation hazards.

1227 |

1228 | The term "policy" does not include a binder as defined in s.

1229 | 627.420 unless the duration of the binder period exceeds 60

1230 | days.

1231 | Section 27. Subsection (1), paragraph (a) of subsection
 1232 | (5), and subsection (7) of section 627.7295, Florida Statutes,
 1233 | are amended to read:

1234 | 627.7295 Motor vehicle insurance contracts.—

1235 | (1) As used in this section, the term:

1236 | (a) "Policy" means a motor vehicle insurance policy that
 1237 | provides bodily injury liability coverage and ~~personal injury~~
 1238 | ~~protection coverage,~~ property damage liability coverage, ~~or~~
 1239 | ~~both.~~

1240 | (b) "Binder" means a binder that provides motor vehicle
 1241 | bodily injury liability coverage ~~personal injury protection~~ and
 1242 | property damage liability coverage.

1243 | (5) (a) A licensed general lines agent may charge a per-
 1244 | policy fee up not ~~to exceed~~ \$10 to cover the administrative
 1245 | costs of the agent associated with selling the motor vehicle
 1246 | insurance policy if the policy covers only bodily injury
 1247 | liability coverage ~~personal injury protection coverage as~~
 1248 | ~~provided by s. 627.736~~ and property damage liability coverage as
 1249 | provided by s. 627.7275 and if no other insurance is sold or
 1250 | issued in conjunction with or collateral to the policy. The fee

1251 is not ~~considered~~ part of the premium.

1252 (7) A policy of private passenger motor vehicle insurance
 1253 or a binder for such a policy may be initially issued in this
 1254 state only if, before the effective date of such binder or
 1255 policy, the insurer or agent has collected ~~from the insured an~~
 1256 ~~amount equal to~~ 2 months' premium from the insured. An insurer,
 1257 agent, or premium finance company may not, directly or
 1258 indirectly, take any action that results ~~resulting~~ in the
 1259 insured paying ~~having paid~~ from the insured's own funds an
 1260 amount less than the 2 months' premium required by this
 1261 subsection. This subsection applies without regard to whether
 1262 the premium is financed by a premium finance company or is paid
 1263 pursuant to a periodic payment plan of an insurer or an
 1264 insurance agent.

1265 (a) This subsection does not apply:

1266 1. If an insured or member of the insured's family is
 1267 renewing or replacing a policy or a binder for such policy
 1268 written by the same insurer or a member of the same insurer
 1269 group.

1270 2. ~~To This subsection does not apply to~~ an insurer that
 1271 issues private passenger motor vehicle coverage primarily to
 1272 active duty or former military personnel or their dependents.

1273 3. ~~If This subsection does not apply if~~ all policy
 1274 payments are paid pursuant to a payroll deduction plan, an
 1275 automatic electronic funds transfer payment plan from the

1276 | policyholder, or a recurring credit card or debit card agreement
 1277 | with the insurer.

1278 | **(b)** This subsection and subsection (4) do not apply if:

1279 | **1.** All policy payments to an insurer are paid pursuant to
 1280 | an automatic electronic funds transfer payment plan from an
 1281 | agent, a managing general agent, or a premium finance company
 1282 | and if the policy includes, at a minimum, bodily injury
 1283 | liability and ~~personal injury protection pursuant to ss.~~
 1284 | ~~627.730-627.7405; motor vehicle~~ property damage liability
 1285 | coverage pursuant to s. 627.7275, ~~and bodily injury liability~~
 1286 | ~~in at least the amount of \$10,000 because of bodily injury to,~~
 1287 | ~~or death of, one person in any one accident and in the amount of~~
 1288 | ~~\$20,000 because of bodily injury to, or death of, two or more~~
 1289 | ~~persons in any one accident. This subsection and subsection (4)~~
 1290 | ~~do not apply if an~~

1291 | **2.** An insured has had a policy in effect for at least 6
 1292 | months, the insured's agent is terminated by the insurer that
 1293 | issued the policy, and the insured obtains coverage on the
 1294 | policy's renewal date with a new company through the terminated
 1295 | agent.

1296 | Section 28. Sections 627.730, 627.731, 627.7311, 627.739,
 1297 | and 627.7401, Florida Statutes, of the "Florida Motor Vehicle
 1298 | No-Fault Law," are repealed.

1299 | Section 29. Section 627.7407, Florida Statutes, is
 1300 | repealed.

1301 Section 30. Notwithstanding any other provision of law,
 1302 sections 627.732, 627.733, 627.734, 627.736, 627.737, 627.7403,
 1303 and 627.7405, Florida Statutes, only apply to policies issued
 1304 under the "Florida Motor Vehicle No-Fault Law" that are in force
 1305 on or before December 31, 2017.

1306 Section 31. Section 627.8405, Florida Statutes, is amended
 1307 to read:

1308 627.8405 Prohibited acts; financing companies.—A ~~No~~
 1309 premium finance company ~~shall~~, in a premium finance agreement or
 1310 other agreement, may not finance the cost of or otherwise
 1311 provide for the collection or remittance of dues, assessments,
 1312 fees, or other periodic payments of money for the cost of:

1313 (1) A membership in an automobile club. The term
 1314 "automobile club" means a legal entity that ~~which~~, in
 1315 consideration of dues, assessments, or periodic payments of
 1316 money, promises its members or subscribers to assist them in
 1317 matters relating to the ownership, operation, use, or
 1318 maintenance of a motor vehicle; however, the term ~~this~~
 1319 ~~definition of "automobile club"~~ does not include persons,
 1320 associations, or corporations which are organized and operated
 1321 solely for the purpose of conducting, sponsoring, or sanctioning
 1322 motor vehicle races, exhibitions, or contests upon racetracks,
 1323 or upon racecourses established and marked as such for the
 1324 duration of such particular events. The term ~~words~~ "motor
 1325 vehicle" used herein have the same meaning as defined in chapter

1326 320.

1327 (2) An accidental death and dismemberment policy sold in
 1328 combination with a policy providing only bodily injury liability
 1329 coverage ~~personal injury protection~~ and property damage
 1330 liability coverage ~~only policy~~.

1331 (3) Any product not regulated under the provisions of this
 1332 insurance code.

1333

1334 This section also applies to premium financing by any insurance
 1335 agent or insurance company under part XVI. The commission shall
 1336 adopt rules to assure disclosure, at the time of sale, of motor
 1337 vehicle liability insurance coverages financed ~~with personal~~
 1338 ~~injury protection~~ and shall prescribe the form of such
 1339 disclosure.

1340 Section 32. Subsection (1) of section 627.915, Florida
 1341 Statutes, is amended to read:

1342 627.915 Insurer experience reporting.—

1343 (1) Each insurer transacting private passenger automobile
 1344 insurance in this state shall report certain information
 1345 annually to the office. The information will be due on or before
 1346 July 1 of each year. The information shall be divided into the
 1347 following categories: bodily injury liability; property damage
 1348 liability; uninsured motorist; ~~personal injury protection~~
 1349 ~~benefits~~; medical payments; and comprehensive and collision. The
 1350 information given must ~~shall~~ be on direct insurance writings in

1351 the state alone and must ~~shall~~ represent total limits data. The
 1352 information set forth in paragraphs (a)-(f) is applicable to
 1353 voluntary private passenger and Joint Underwriting Association
 1354 private passenger writings and shall be reported for each of the
 1355 latest 3 calendar-accident years, with an evaluation date of
 1356 March 31 of the current year. The information set forth in
 1357 paragraphs (g)-(j) is applicable to voluntary private passenger
 1358 writings and shall be reported on a calendar-accident year basis
 1359 ultimately seven times at seven different stages of development.

1360 (a) Premiums earned for the latest 3 calendar-accident
 1361 years.

1362 (b) Loss development factors and the historic development
 1363 of those factors.

1364 (c) Policyholder dividends incurred.

1365 (d) Expenses for other acquisition and general expense.

1366 (e) Expenses for agents' commissions and taxes, licenses,
 1367 and fees.

1368 (f) Profit and contingency factors as utilized in the
 1369 insurer's automobile rate filings for the applicable years.

1370 (g) Losses paid.

1371 (h) Losses unpaid.

1372 (i) Loss adjustment expenses paid.

1373 (j) Loss adjustment expenses unpaid.

1374 Section 33. Subsections (2) and (3) of section 628.909,
 1375 Florida Statutes, are amended to read:

1376 628.909 Applicability of other laws.—
 1377 (2) The following provisions of the Florida Insurance Code
 1378 apply to captive insurance companies who are not industrial
 1379 insured captive insurance companies to the extent that such
 1380 provisions are not inconsistent with this part:
 1381 (a) Chapter 624, except for ss. 624.407, 624.408,
 1382 624.4085, 624.40851, 624.4095, 624.411, 624.425, and 624.426.
 1383 (b) Chapter 625, part II.
 1384 (c) Chapter 626, part IX.
 1385 ~~(d) Sections 627.730-627.7405, when no fault coverage is~~
 1386 ~~provided.~~
 1387 (d)(e) Chapter 628.
 1388 (3) The following provisions of the Florida Insurance Code
 1389 shall apply to industrial insured captive insurance companies to
 1390 the extent that such provisions are not inconsistent with this
 1391 part:
 1392 (a) Chapter 624, except for ss. 624.407, 624.408,
 1393 624.4085, 624.40851, 624.4095, 624.411, 624.425, 624.426, and
 1394 624.609(1).
 1395 (b) Chapter 625, part II, if the industrial insured
 1396 captive insurance company is incorporated in this state.
 1397 (c) Chapter 626, part IX.
 1398 ~~(d) Sections 627.730-627.7405 when no fault coverage is~~
 1399 ~~provided.~~
 1400 (d)(e) Chapter 628, except for ss. 628.341, 628.351, and

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1401 | 628.6018.

1402 | Section 34. Except as otherwise expressly provided in this

1403 | act, this act shall take effect January 1, 2018.